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CJC  
JL  
**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**  
**ATTORNEY DOCKET NO. 049788-0102**

Applicants: Bruce BENT et al.

Title: SYSTEMS AND METHODS FOR PROVIDING LOAN  
MANAGEMENT FROM CASH OR DEFERRED INCOME  
ARRANGEMENTS

Patent. No.: 7,302,413

Issue Date: 11/27/2007

Examiner: Harish T. Dass

Art Unit: 3693

Confirmation Number: 7722

Certificate  
DEC 28 2007  
of Correction

**REQUEST FOR CERTIFICATE OF CORRECTION**  
**PURSUANT TO 37 C.F.R. § 1.323**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Enclosed, in duplicate, is a Certificate of Correction, Form PTO-SB/44, for United States Patent Number 7,302,413 issued November 27, 2007.

Applicants submit that the noted errors do not constitute new matter, and correction thereof would not require reexamination.

Pursuant to 37 C.F.R. §1.323, Applicants request that the enclosed Certificate of Correction be approved.

12/26/2007 MBELETE1 00000026 7302413  
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Since at least one of the noted errors is not the fault of the Patent Office, a credit card payment form is enclosed in payment of the required fee of \$100.00. The Commissioner is hereby authorized to charge any additional fees which may be required for this Request, to Deposit Account No. 19-0741.

Respectfully submitted,

  
\_\_\_\_\_  
William T. Ellis  
Attorney for Applicant  
Registration No. 26,874

December 21, 2007

Date

FOLEY & LARDNER LLP  
Customer Number: 22428

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**UNITED STATES PATENT AND TRADEMARK OFFICE  
CERTIFICATE OF CORRECTION**

PATENT NO. : 7,302,413  
APPLICATION NO. : 10/092,279  
DATED OF PATENT : 11/27/2007  
INVENTOR(S) : Bruce BENT; Bruce BENT II; Mark VERNAGLIA

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

**ON THE FRONT OF PATENT:**

(73) Assignee: Delete "Reserve Management Corporation" and replace it with  
--Reserve Solutions, Inc.--.

**MAILING ADDRESS OF SENDER (Please do not use customer number below):**

Washington Harbour  
3000 K Street NW, Suite 500  
Washington, D.C. 20007-5143

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.0 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer,

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*If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.*

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